

**United States Bankruptcy Court**  
Eastern District of Virginia  
701 East Broad Street  
Richmond, VA 23219

**Case Number** 14-35470-KRH  
**Chapter** 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Henry Miller Gilliam  
5514 Willis Lane  
Richmond, VA 23228

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s).,(if any):

Debtor: xxx-xx-3992

Employer Tax-Identification (EIN) No(s).(if any):

Debtor: NA

**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

Henry Miller Gilliam is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

**FOR THE COURT**

Dated: January 21, 2015

William C. Redden, CLERK

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 Eastern District of Virginia

In re:  
 Henry Miller Gilliam  
 Debtor

Case No. 14-35470-KRH  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0422-7

User: admin  
 Form ID: B18

Page 1 of 1  
 Total Noticed: 20

Date Rcvd: Jan 22, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 24, 2015.

db  
 12588225 +Henry Miller Gilliam, 5514 Willis Lane, Richmond, VA 23228-5936  
 12588226 +Billy Watts, 10984 Leadbetter Road, Ashland, VA 23005-3416  
 12588227 +Carrol Plumbing & Heating Inc., 2108 Maywill St., Richmond, VA 23230-3218  
 12588228 Comcast, Attn: Bankruptcy Dept, PO Box 3012, Southeastern, PA 19398-3012  
 12588230 +Continental Emergency Services, 111 Bulifants Blvd. Suite B, Williamsburg, VA 23188-5711  
 12588230 +Dankos, Gordon & Whitlock, PC, RE: Seelman, Donald L. And San, 1360 East Parham Road, #200, Richmond, VA 23228-2366  
 12588234 MCV Physicians Billing Office, RE: Bankruptcy, PO Box 91747, Richmond, VA 23291-1747  
 12588235 +Memorial Regional Medical Cent, P.O. Box 28538, Richmond, VA 23228-8538  
 12588236 Midland Funding LLC, Recoser, LLC, 22 SE 2nd Ave, St#1120, Miami, FL 33131-1605  
 12588237 +Professional Med Adj Bur, 4135 S. Stream BLVD, Suite 400, Charlotte, NC 28217-4636  
 12588238 +STELLAR RECOVERY INC, 1327 US HIGHWAY 2 WEST, STE 100, KALISPELL MT 59901-3413  
 (address filed with court: Stellar Recovery Inc, 1845 US Highway 93 S, Kalispell, MT 59901-0000)  
 12588239 +VCU Health System, PO Box 980462, Richmond, VA 23298-0462  
 12588241 Verizon Wireless, 500 Technology Drive, Suite 550, Saint Charles, MO 63304-2225

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr

12588224 +EDI: QLLTAVENNER.COM Jan 23 2015 02:33:00 Lynn L. Tavenner, 20 North Eighth Street, Second Floor, Richmond, VA 23219-3302  
 E-mail/Text: bankruptcy@bbandt.com Jan 23 2015 02:37:17 BB&T, Attn: Bankruptcy Dept, P.O. Box 1847, Wilson, NC 27894-0000  
 12588229 E-mail/Text: bankruptcy@co.henrico.va.us Jan 23 2015 02:37:59 County of Henrico, Treasury Division, P.O. Box 90775, Henrico, VA 23273-0775  
 12588231 EDI: IRS.COM Jan 23 2015 02:34:00 Internal Revenue Service, 400 N. 8th St., Box 76, Stop Room 898, Richmond, VA 23219-0000  
 12588223 +E-mail/Text: ustpregion04.rh.ecf@usdoj.gov Jan 23 2015 02:37:25 Office of the US Trustee, 701 E. Broad Street, Room 4304, Richmond, VA 23219-1885  
 12588240 EDI: AFNIVERIZONE.COM Jan 23 2015 02:34:00 Verizon, 500 Technology Drive, Suite 550, Saint Charles, MO 63304-2225  
 12588242 +E-mail/Text: bkr@taxva.com Jan 23 2015 02:38:07 Virginia Dept of Taxation, P.O. Box 2156, Richmond, VA 23218-2156

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

12588233\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346  
 (address filed with court: Internal Revenue Service, Proceedings & Insolvencies, P.O. Box 21126, Philadelphia, PA 19114-0326)  
 12588232\* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 24, 2015

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 21, 2015 at the address(es) listed below:

John Russell Bollinger on behalf of Debtor Henry Miller Gilliam ecf@bolemanlaw.com,  
 ecfbackup@bolemanlaw.com  
 Lynn L. Tavenner ltavenner@tb-lawfirm.com,  
 sleadbeater@tb-lawfirm.com; amorris@tb-lawfirm.com; ltavenner@ecf.epiqsystems.com

TOTAL: 2